

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

LYNDA SHAFFER

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-21756 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/30/2019 and confirmed on 6/7/19 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

|                           |          |            |
|---------------------------|----------|------------|
| Total Receipts            |          | 113,661.52 |
| Less Refunds to Debtor    | 2,311.83 |            |
| TOTAL AMOUNT OF PLAN FUND |          | 111,349.69 |

|                                    |          |          |
|------------------------------------|----------|----------|
| Administrative Fees                |          |          |
| Filing Fee                         | 0.00     |          |
| Notice Fee                         | 0.00     |          |
| Attorney Fee                       | 3,101.00 |          |
| Trustee Fee                        | 5,299.78 |          |
| Court Ordered Automotive Insurance | 0.00     |          |
| TOTAL ADMINISTRATIVE FEES          |          | 8,400.78 |

| Creditor Type | Creditor Name                      | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|------------------------------------|--------------|-----------|----------|------------|
| Secured       |                                    |              |           |          |            |
|               | QUICKEN LOANS LLC FKA QUICKEN LOAN | 0.00         | 81,094.80 | 0.00     | 81,094.80  |
|               | Acct: 0930                         |              |           |          |            |
|               | FORD MOTOR CREDIT COMPANY LLC(*)   | 16,222.00    | 16,222.00 | 1,558.57 | 17,780.57  |
|               | Acct: 4393                         |              |           |          |            |
|               |                                    |              |           |          | 98,875.37  |

|          |                       |          |          |      |      |
|----------|-----------------------|----------|----------|------|------|
| Priority |                       |          |          |      |      |
|          | LAWRENCE W WILLIS ESQ | 0.00     | 0.00     | 0.00 | 0.00 |
|          | Acct:                 |          |          |      |      |
|          | LYNDA SHAFFER         | 0.00     | 0.00     | 0.00 | 0.00 |
|          | Acct:                 |          |          |      |      |
|          | LYNDA SHAFFER         | 600.00   | 600.00   | 0.00 | 0.00 |
|          | Acct:                 |          |          |      |      |
|          | LYNDA SHAFFER         | 1,711.83 | 1,711.83 | 0.00 | 0.00 |
|          | Acct:                 |          |          |      |      |
|          | WILLIS & ASSOCIATES   | 0.00     | 0.00     | 0.00 | 0.00 |
|          | Acct:                 |          |          |      |      |
|          | LAWRENCE W WILLIS ESQ | 3,101.00 | 3,101.00 | 0.00 | 0.00 |
|          | Acct:                 |          |          |      |      |

\*\*\* NONE \*\*\*

|           |                        |      |      |      |      |
|-----------|------------------------|------|------|------|------|
| Unsecured |                        |      |      |      |      |
|           | BANK AMERICA           | 0.00 | 0.00 | 0.00 | 0.00 |
|           | Acct: 1204             |      |      |      |      |
|           | BARCLAYS BANK DELAWARE | 0.00 | 0.00 | 0.00 | 0.00 |
|           | Acct: 6860             |      |      |      |      |
|           | CAPITAL ONE**          | 0.00 | 0.00 | 0.00 | 0.00 |
|           | Acct: 7217             |      |      |      |      |
|           | CAPITAL ONE**          | 0.00 | 0.00 | 0.00 | 0.00 |
|           | Acct: 6767             |      |      |      |      |
|           | CAPITAL ONE**          | 0.00 | 0.00 | 0.00 | 0.00 |
|           | Acct: 5074             |      |      |      |      |
|           | CHASE CARD SERVICES**  | 0.00 | 0.00 | 0.00 | 0.00 |
|           | Acct: 9991             |      |      |      |      |
|           | CITIBANK**             | 0.00 | 0.00 | 0.00 | 0.00 |

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| Creditor Type | Creditor Name                      | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|------------------------------------|--------------|-----------|----------|------------|
| Unsecured     |                                    |              |           |          |            |
|               | Acct: 2979                         |              |           |          |            |
|               | COMENITY BANK                      | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 6880                         |              |           |          |            |
|               | COMENITY BANK                      | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 4498                         |              |           |          |            |
|               | DIAMOND RESORTS FINANCIAL SVCS INC | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 8899                         |              |           |          |            |
|               | DISCOVER BANK(*)                   | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 2499                         |              |           |          |            |
|               | FIRST COMMONWEALTH BANK(*)         | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 4519                         |              |           |          |            |
|               | FORD MOTOR CREDIT COMPANY LLC(*)   | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 0838                         |              |           |          |            |
|               | GS BANK USA                        | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 0581                         |              |           |          |            |
|               | GS BANK USA                        | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 4461                         |              |           |          |            |
|               | CAPITAL ONE NA**                   | 965.29       | 323.57    | 0.00     | 323.57     |
|               | Acct: 6002                         |              |           |          |            |
|               | KOHL'S++                           | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 6382                         |              |           |          |            |
|               | LENDING CLUB CORP*                 | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 8832                         |              |           |          |            |
|               | LENDING CLUB CORP*                 | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 3758                         |              |           |          |            |
|               | MERRICK BANK                       | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 3643                         |              |           |          |            |
|               | NORTHWEST CONSUMER DISCOUNT CO     | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 0001                         |              |           |          |            |
|               | OCEAN BEACH CLUB LLC++             | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 9972                         |              |           |          |            |
|               | QUICKEN LOANS LLC FKA QUICKEN LOAN | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 1601                         |              |           |          |            |
|               | SANTANDER CONSUMER USA**           | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 1000                         |              |           |          |            |
|               | PORTFOLIO RECOVERY ASSOCIATES, LL  | 186.78       | 62.61     | 0.00     | 62.61      |
|               | Acct: 0299                         |              |           |          |            |
|               | SYNCHRONY BANK                     | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 4431                         |              |           |          |            |
|               | SYNCHRONY BANK                     | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 7728                         |              |           |          |            |
|               | SYNCHRONY BANK                     | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 8135                         |              |           |          |            |
|               | SYNCHRONY BANK                     | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 3583                         |              |           |          |            |
|               | SYNCHRONY BANK                     | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 1213                         |              |           |          |            |
|               | PORTFOLIO RECOVERY ASSOCIATES, LL  | 8,056.11     | 2,700.41  | 0.00     | 2,700.41   |
|               | Acct: 0834                         |              |           |          |            |
|               | SYNCHRONY BANK                     | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 2469                         |              |           |          |            |
|               | SYNCHRONY BANK                     | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 1597                         |              |           |          |            |
|               | SYNCHRONY BANK                     | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 0249                         |              |           |          |            |
|               | SYNCHRONY BANK                     | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 3979                         |              |           |          |            |
|               | SYNCHRONY BANK                     | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 3840                         |              |           |          |            |
|               | PORTFOLIO RECOVERY ASSOCIATES, LL  | 548.45       | 183.84    | 0.00     | 183.84     |

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| Creditor Type           | Creditor Name                      | Claim Amount | Prin Paid | Int Paid | Total Paid |
|-------------------------|------------------------------------|--------------|-----------|----------|------------|
| Unsecured               |                                    |              |           |          |            |
|                         | Acct: 5420                         |              |           |          |            |
|                         | TARGET                             | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 6411                         |              |           |          |            |
|                         | TD BANK USA NA**                   | 350.48       | 117.48    | 0.00     | 117.48     |
|                         | Acct: 3989                         |              |           |          |            |
|                         | VW CREDIT INC                      | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 6079                         |              |           |          |            |
|                         | VW CREDIT INC                      | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 6542                         |              |           |          |            |
|                         | FORD MOTOR CREDIT COMPANY LLC(*)   | 1,530.58     | 513.05    | 0.00     | 513.05     |
|                         | Acct: 4393                         |              |           |          |            |
|                         | VERIZON BY AMERICAN INFOSOURCE AS  | 514.85       | 172.58    | 0.00     | 172.58     |
|                         | Acct: 0001                         |              |           |          |            |
|                         | SYNCHRONY BANK                     | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 0299                         |              |           |          |            |
|                         | KML LAW GROUP PC** (FRMRLY BRIAN C | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                              |              |           |          |            |
|                         |                                    |              |           |          | 4,073.54   |
| TOTAL PAID TO CREDITORS |                                    |              |           |          | 102,948.91 |

TOTAL CLAIMED  
PRIORITY 0.00  
SECURED 16,222.00  
UNSECURED 12,152.54

Date: 01/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

LYNDA SHAFFER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-21756 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Lynda Shaffer  
Debtor

Case No. 19-21756-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 29, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.        |
| #      | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2024:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | #+ Lynda Shaffer, 115 Lewisham Rd, Cranberry Twp, PA 16066-8313                                |
| 15043144 | + Northwest Consumer Dis, 118 S Main St, Zelenople, PA 16063-1148                              |
| 15044860 | + Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                             | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| cr       | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jan 30 2024 00:13:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021         |
| 15043130 | + Email/Text: creditcardbkcorrespondence@bofa.com      | Jan 30 2024 00:07:00 | Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413                          |
| 15043131 | + Email/Text: BarclaysBankDelaware@tsico.com           | Jan 30 2024 00:08:00 | Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803              |
| 15043132 | + Email/PDF: AIS.cocard.ebn@aisinfo.com                | Jan 30 2024 00:13:54 | Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281           |
| 15074167 | Email/PDF: bncnotices@becket-lee.com                   | Jan 30 2024 00:38:33 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 15043134 | + Email/PDF: Citi.BNC.Correspondence@citi.com          | Jan 30 2024 00:13:22 | Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217                       |
| 15043135 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM           | Jan 30 2024 00:08:00 | Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789                |
| 15043136 | + Email/Text: bankruptcy@diamondresorts.com            | Jan 30 2024 00:08:00 | Diamond Resorts Fs, 10600 W Charleston Blvd, Las Vegas, NV 89135-1260         |
| 15043137 | + Email/Text: mrdiscen@discover.com                    | Jan 30 2024 00:07:00 | Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316                   |
| 15053794 | Email/Text: EBNBKNOT@ford.com                          | Jan 30 2024 00:10:00 | Ford Motor Credit Company LLC, P. O. Box 62180, Colorado Springs, CO 80962    |
| 15043138 | + Email/Text: SAABankruptcy@fcbanking.com              | Jan 30 2024 00:08:00 | First Commonwealth Ban, 601 Philadelphia St, Indiana, PA 15701-3952           |
| 15043139 | + Email/Text: EBNBKNOT@ford.com                        | Jan 30 2024 00:10:00 | Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000                      |
| 15043140 | + Email/Text: GSBankElectronicBankruptcyNotice@gs.com  | Jan 30 2024 00:08:00 | Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400                      |
| 15043133 | Email/PDF: ais.chase.ebn@aisinfo.com                   | Jan 30 2024 00:24:46 | Chase Card, Po Box 15298, Wilmington, DE 19850                                |
| 15043141 | + Email/Text: PBNCNotifications@peritussservices.com   | Jan 30 2024 00:07:00 | Kohls/capone, N56 W 17000 Ridgewood Dr,                                       |

District/off: 0315-2

User: auto

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Date Rcvd: Jan 29, 2024

Form ID: pdf900

Total Noticed: 39

|          |   |                      |  |
|----------|---|----------------------|--|
|          |   |                      | Menomonee Falls, WI 53051-7096   |
| 15043142 | + Email/Text: Documentfiling@lciinc.com               | Jan 30 2024 00:07:00 | Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2934                                      |
| 15043143 | + Email/PDF: MerrickBKNotifications@Resurgent.com     | Jan 30 2024 00:13:01 | Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001  |
| 15043145 | + Email/Text: bankruptcy@diamondresorts.com           | Jan 30 2024 00:08:00 | Ocean Beach Club Llc, 932 Laskin Road, Virginia Beach, VA 23451-3990                               |
| 15083578 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com  | Jan 30 2024 00:13:29 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541                                    |
| 15043146 | + Email/Text: bankruptcyteam@quickenloans.com         | Jan 30 2024 00:10:00 | Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573   |
| 15066028 | + Email/Text: bankruptcyteam@quickenloans.com         | Jan 30 2024 00:10:00 | Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408                                    |
| 15043147 | + Email/Text: enotifications@santanderconsumerusa.com | Jan 30 2024 00:09:00 | Santander Consumer Usa, Po Box 961245, Fort Worth, TX 76161-0244                                   |
| 15043148 | + Email/PDF: ais.sync.ebn@aisinfo.com                 | Jan 30 2024 00:13:43 | Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015  |
| 15043149 | + Email/PDF: ais.sync.ebn@aisinfo.com                 | Jan 30 2024 00:12:48 | Syncb/gap, Po Box 965005, Orlando, FL 32896-5005   |
| 15043150 | + Email/PDF: ais.sync.ebn@aisinfo.com                 | Jan 30 2024 00:24:30 | Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007   |
| 15043151 | + Email/PDF: ais.sync.ebn@aisinfo.com                 | Jan 30 2024 00:13:56 | Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001   |
| 15043152 | + Email/PDF: ais.sync.ebn@aisinfo.com                 | Jan 30 2024 00:13:16 | Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005  |
| 15043153 | + Email/PDF: ais.sync.ebn@aisinfo.com                 | Jan 30 2024 00:13:16 | Syncb/oldnavydc, Po Box 965005, Orlando, FL 32896-5005   |
| 15043154 | + Email/PDF: ais.sync.ebn@aisinfo.com                 | Jan 30 2024 00:13:27 | Syncb/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001                                   |
| 15043155 | + Email/PDF: ais.sync.ebn@aisinfo.com                 | Jan 30 2024 00:13:02 | Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024   |
| 15043156 | + Email/PDF: ais.sync.ebn@aisinfo.com                 | Jan 30 2024 00:13:41 | Syncb/walmart Dc, Po Box 965024, Orlando, FL 32896-5024  |
| 15084137 | + Email/Text: bncmail@w-legal.com                     | Jan 30 2024 00:09:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 15043157 | + Email/Text: bncmail@w-legal.com                     | Jan 30 2024 00:08:00 | Target N.b., Po Box 673, Minneapolis, MN 55440-0673  |
| 15043158 | + Email/Text: bncmail@w-legal.com                     | Jan 30 2024 00:08:00 | Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673                                     |
| 15080037 | Email/PDF: ebn_ais@aisinfo.com                        | Jan 30 2024 00:13:24 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457                      |
| 15043159 | + Email/Text: vci.bkcy@vwcredit.com                   | Jan 30 2024 00:09:00 | Vw Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460                                     |

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--------------------|
| cr       |               | Quicken Loans Inc. |

District/off: 0315-2

User: auto

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Date Rcvd: Jan 29, 2024

Form ID: pdf900

Total Noticed: 39

cr

Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 31, 2024

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2024 at the address(es) listed below:

| Name                                | Email Address  |
|-------------------------------------|--|
| Denise Carlon                       | on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com  |
| Denise Carlon                       | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com   |
| Lawrence W. Willis                  | on behalf of Debtor Lynda Shaffer ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com |
| Maria Miksich                       | on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com   |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov  |
| Ronda J. Winnecour                  | cmecf@chapter13trusteewdpa.com   |

TOTAL: 6